Certificate Number: 12433-PAE-DE-032096705

Bankruptcy Case Number: 18-17164



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 31, 2018</u>, at <u>10:34</u> o'clock <u>PM EST</u>, <u>Vernice T. Clayton</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 1, 2019 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: <u>Teacher</u>